



Order Filed on March 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue
Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
WV 2017-1 Grantor Trust

In Re:
Altagrace Bernadotte,
Debtor.
Carida Miguel,
Co-Debtor

Case No.: 13-13489 RG

Adv. No.:

Hearing Date: 1/3/18 @ 10:30 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 5, 2018



Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Altagrace Bernadotte

Case No: 13-13489 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, WV 2017-1 Grantor Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 120 Maple Street, West Orange Township, NJ, 07052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 2, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2017 through February 2018 for a total post-petition default of \$33,980.39 (10 @ \$2,620.44, 3 @\$2,612.31, less suspense \$591.94, \$531.00 for attorney's fees and costs); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$33,980.39 will be paid by Debtor remitting \$5,600.00 per month for five months, and \$5,980.39 for one month, in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this order shall survive any discharge that Debtor may be granted, and Secured Creditor will not be estopped from collecting these arrears in accordance with this order regardless of any notice of final cure payment that the Trustee may issue; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Altagrace Bernadotte

Case No: 13-13489 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Altagrace Bernadotte
Debtor

Case No. 13-13489-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2018.

db +Altagrace Bernadotte, 120 Maple Street, West Orange, NJ 07052-5819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2018 at the address(es) listed below:

Celine P. Derkrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor WV 2017-1 Grantor Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor FMC Pooling Trust A Consolidated dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Altagrace Bernadotte bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor FMC Pooling Trust A Consolidated jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magnetree.com
Rebecca Ann Solarz on behalf of Creditor WV 2017-1 Grantor Trust rsolarz@kmllawgroup.com
TOTAL: 10